

In re:
Eric L Powell, Sr.
Debtor

Case No. 20-11347-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 20, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:

Recip ID	Recipient Name and Address
db	+ Eric L Powell, Sr., 6160 Locust St, Philadelphia, PA 19139-3736
14536580	+ Credit Acceptance Corporation, c/o William E. Craig, Esq, 110 Marter Ave., Ste 301, Moorestown, NJ 08057-3124
14558388	+ FREEDOM MORTGAGE CORPORATION, C/O Rebecca Solarz, Esq., 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14489204	FREEDOM MORTGAGE CORPORATION, C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14477090	Sierra Auto Finance, Attn: Bankruptcy, 5005 Lbjohnson Freeway 70, Dallas, TX 75244

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 21 2025 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14515472	Email/Text: bnc@atlasacq.com	Mar 21 2025 00:18:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
14536350	Email/Text: ebnnotifications@creditacceptance.com	Mar 21 2025 00:18:00	Credit Acceptance Corporation, 25505 West Twelve Mile Road, Southfield, MI 48034
14477084	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 21 2025 00:18:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14477085	+ Email/Text: bankruptcydepartment@tsico.com	Mar 21 2025 00:18:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
14495419	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 21 2025 00:18:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
14667770	^ MEBN	Mar 21 2025 00:09:14	FRIEDMAN VARTOLO, LLP, Attorneys for Rushmore Loan Management S, as Servicer for U.S. Bank N.A., 1325 Franklin Avenue, Suite 160, Garden City NY 11530-1631
14477086	+ Email/Text: bankruptcy@flagshipcredit.com	Mar 21 2025 00:18:00	Flagship Credit Acceptance, Attn: Bankruptcy, Po Box 965, Chadds Ford, PA 19317-0643
14477087	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 21 2025 00:18:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14487111	+ Email/Text: bncmail@w-legal.com	Mar 21 2025 00:18:00	Intercoastal Financial, LLC, c/o Weinstein & Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
14495427	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 21 2025 00:18:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
14479668	Email/PDF: resurgentbknofications@resurgent.com	Mar 21 2025 00:25:31	LVNV Funding, LLC, Resurgent Capital Services,

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			PO Box 10587, Greenville, SC 29603-0587
14477088	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 21 2025 00:18:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14492270	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 21 2025 00:26:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14502815	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 21 2025 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg Pa 17128-0946
14477089	+ Email/Text: bankruptcy1@pffcu.org	Mar 21 2025 00:18:00	Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495
14489028	+ Email/Text: bankruptcy1@pffcu.org	Mar 21 2025 00:18:00	Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road, Bensalem, PA 19020-2022
14756683	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 21 2025 00:18:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14668308	^ MEBN	Mar 21 2025 00:09:14	Rushmore Loan Management Services, LLC, c/o Lauren M. Moyer, Esq, 1325 Franklin Avenue, Ste 160, Garden City, NY 11530-1631
14477091	+ Email/Text: bankruptcy@sw-credit.com	Mar 21 2025 00:18:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14494683	+ Email/Text: REV_Bankruptcy_General@state.de.us	Mar 21 2025 00:18:00	State of Delaware Division of Revenue, 820 North French Street, MS # 25, Wilmington, DE 19801-3592
14667769	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 21 2025 00:18:00	U.S. Bank National Association c/o, Rushmore Loan Management Services, LLC, P.O. Box 55004, Irvine, CA 92619-5004
14837105	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 21 2025 00:18:00	U.S. Bank National Association, et al., C/O Rushmore Servicing, PO BOX 619096, Dallas, Texas 75261-9096
14477092	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 21 2025 00:18:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14671827	*+	U.S. Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbcef@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
JEANNE MARIE CELLA	on behalf of Debtor Eric L Powell Sr. paralegal@lawjmc.com, r46298@notify.bestcase.com;pennduke@gmail.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LAUREN MOYER	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com
LAUREN MOYER	on behalf of Creditor Rushmore Servicing as servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com
LAUREN MOYER	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association bkecf@friedmanvartolo.com
MARIO J. HANYON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbcef@brockandscott.com mario.hanyon@brockandscott.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecef@gmail.com;alapinski@egalawfirm.com
TOTAL: 10	

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Eric L Powell Sr.)	Case No. 20-11347-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: March 20, 2025

For The Court

Timothy B. McGrath
Clerk of Court